Case 18-23176 Doc 1 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Jerry First name	First name
	identification (for example, your driver's license or	Carl	riotiume
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx8938	xxx - xx
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Carl Jerry Debtor 1 Case Number (if known) _ Last Name

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5415 S. Menard Ave. Number Street	If Debtor 2 lives at a different address: Number Street
Chicago IL 60638 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408
	Business name Business name EIN 5415 S. Menard Ave. Number Street Unit 1st Floor Chicago IL 60638 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district.

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Document Carl Jerry Debtor 1 Case Number (if known) Last Name

Pa	Tell the Court About You	ır Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	■ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		☐ Chapter 13					
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is 					
		less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes. District None When Case Number					
		District None When Case Number					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
11.	Do you rent your residence?	No. Go to line 12■ Yes. Has your landlord obtained an eviction judgment against you?					
		■ No. Go to line 12. □ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.					

Debto	Case 18-2317	76 Doc	1 Filed 08/16/18 Document	8 Entered 08/16/18 15:12:18 Page 4 of 60 Case Number (if known)	Desc Main
Dobto	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busin	esses You Own	as a Sole Proprietor		
	,				
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busine	ess	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	·		City	State	Zip Code
			Check the appropriate box t	o describe your business:	
			☐ Health Care Business	(as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Esta	ate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as define	ed in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as	defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance sh documents No. I a tr	e deadlines. If you indicate the eet, statement of operations, do not exist, follow the procument of the pro	ourt must know whether you are a small business dat you are a small business debtor, you must attach cash-flow statement, and federal income tax returnedure in 11 U.S.C. § 1116(1)(B). 1. ut I am NOT a small business debtor according to the definition of the defi	your most recent or if any of these ne definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	_		led, why is it needed?	
	that must be fed, or a building that needs urgent repairs?	V	Where is the property?	nber Street	

City

State

ZIP Code

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Debtor 1

Jerry Carl Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1
-------	--------	---

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g beca	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Carl Jerry Debtor 1 Case Number (if known) Last Name

	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
		No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are debts strengther through the operation of the business	-		
		No. Go to line 16c. Yes. Go to line 17.				
		_	we that are not consumer debts or business d	lebts.		
	Are you filing under		center 7. Co to line 40			
	Chapter 7?	No. I am not filing under Ch				
;	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		er 7. Do you estimate that after any exempt pi s are paid that funds will be available to distrib			
	to unsecured creditors?					
	How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your liabilities	☐ \$50,001-\$100,000	☐ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion		
art	7: Sign Below					
r y	ou	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
		•	ter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap	• • • •		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
				ecified in this petition.		
			nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up to 3571.			
		/s/ Jerry Carl Long Signature of Debtor 1	Signal	ture of Debtor 2		
						
		Executed on07/17/2018		ted on		

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Debtor 1 Jerry	Carl	Long Page	Case Number	(if known)	
First Name	Middle Name	Last Name		,	
For your attorney, if you are represented by one if you are not represented	proceed under Chapteach chapter for which 11 U.S.C. § 342(b) a	e debtor(s) named in this petition, dec ter 7, 11, 12, or 13 of title 11, United ch the person is eligible. I also certif and, in a case in which § 707(b)(4)(D e schedules filed with the petition is in	States Code, and have ex y that I have delivered to to applies, certify that I have	plained the relief avail the debtor(s) the notice	lable under required by
by an attorney, you do not need to file this page.	🗶 /s/ Ricar	do Gomez	Date	Date: 08/15/20	018
	Signature of At	torney for Debtor	Butte	MM / DD / YYYY	
	Printed name	Gomez			
	Geraci L Firm name	aw L.L.C.			
	55 E. Mc	onroe St., #3400			
	Number Stre	et			
	Chicago		IL	60603	•
	City		State	ZIP Code	
	Contact Phone	312-332-1800	Email ad	_{dress} ndil@gera	cilaw.com
	6322543	3	IL		
	Bar number		State		

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Fill in this information to identify your case:			
Jerry	Carl	Long	
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
		(,	
	Jerry First Name	Jerry Carl First Name Middle Name	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 16,575
1c. Copy line 63, Total of all property on Schedule A/B	\$ 16,575
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,600
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,174.99
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,132.00

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Document Carl Jerry Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records				
6. Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the second of the form.	the court with your other schedules.			
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 				
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	m Official \$4,034.18			
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim			
From Part 4 of Schedule E/F, copy the following:				
9a. Domestic support obligations (Copy line 6a.)	\$_0.00			
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>			
9d. Student loans. (Copy line 6f.)	\$_0.00			
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00			
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$			
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>			

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Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 60	0.11.10	oo man
Debtor 1	Jerry	Carl	Long			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ict of <u>ILLINOIS</u>			
Case Number	·		(State)			Check if this is an
(If known)						amended filing
<u>Official F</u>	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write yo Part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re- vn or have any le	ct information. If more spa se number (if known). Ansv sidence, Building, Land, or (gal or equitable interest in	ace is needed, attach a separa	l, or similar property?		
	-	-			>	\$0.00
Part 2:	Describe Your Vel	hicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: 2006 Buick LaCro miles. t, aircraft, motor Boats, trailers, motor Describe	Buick LaCrosse 2006 71,050 Desse with over 71,050 homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is committed instructions) ccreational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see sicles, and accessories accessories	Do not deduct secured the amount of any secu	claims or exemptions. Put ured claims on Schedule D: laims Secured by Property Current value of the portion you own? 2,800.00
			our entries fro Part 2, includir			\$ 2,800.00
you nave at	uached for Part 2	. vvrite triat number nere		>		
Part 3:	Describe Your Per	rsonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		nishings iurniture, linens, china, kitchenw	vare			
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,500	\$ 1,500.00

Official Form 106A/B Record # 740411 Schedule A/B: Property Page 1 of 6

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Filed 08/16/18

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٠,٠	Electronics		
	Examples: Televisions and ra	adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	collections; electronic devices	s including cell phones, cameras, media players, games	
	No.		
	Yes. Describe		
	Too. Booking	Flat screen TV, alarm radio & cell phone \$300	
		That solder 11, damin date a seri priorie	\$ 300.00
	O. H Chi		\$ <u></u>
08.	Collectibles of value		
		rines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	stamp, coin, or baseball card	collections; other collections, memorabilia, collectibles	
	No.		
	Yes. Describe		
			\$ 0.00
00	Equipment for enerts and	babbies	<u> </u>
09.	Equipment for sports and		
		hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks; carpentry tools;	nusical instruments	
	No.		
	Yes. Describe		
	<u>—</u>		\$ 0.00
10	Firearms		·
10.		tguns, ammunition, and related equipment	
		guns, animuniuon, and related equipment	
	No.		
	Yes. Describe		
	_		\$ 0.00
11	Clothes		·
٠		furs, leather coats, designer wear, shoes, accessories	
		iuis, leatilei coats, designer wear, silves, accessories	
	No.		
	Yes. Describe		
	_	Necessary wearing apparel \$200	
			\$ 200.00
12	Jewelry		-
	•	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver	costume Jeweny, engagement rings, weduing rings, neuroom jeweny, wateries, gents,	
	<u> </u>		
	No.		_
	Yes. Describe		
		Kohl's watch and costume jewelry \$75	
13.	M		\$ 75.00
٠٠.	Non-tarm animais		\$ <u>75.0</u> 0
	Non-farm animals Examples: Dogs cats birds	horses	\$ <u>75.0</u> 0
	Examples: Dogs, cats, birds,	horses	\$ <u>75.0</u> 0
		horses	\$ <u>75.0</u> 0
	Examples: Dogs, cats, birds,	horses	\$ <u>75.0</u> 0
	Examples: Dogs, cats, birds, No.	horses	\$ <u>75.0</u> 0
14	Examples: Dogs, cats, birds, No. Yes. Describe		· · · · · · · · · · · · · · · · · · ·
14.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h	ousehold items you did not already list, including any health aids you did not list	· · · · · · · · · · · · · · · · · · ·
14.	Examples: Dogs, cats, birds, No. Yes. Describe		· · · · · · · · · · · · · · · · · · ·
14.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h		· · · · · · · · · · · · · · · · · · ·
14.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No.		· · · · · · · · · · · · · · · · · · ·
14.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No.	ousehold items you did not already list, including any health aids you did not list	· · · · · · · · · · · · · · · · · · ·
	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe	ousehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100	\$0.00
15.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all	ousehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100 of your entries from Part 3, including any entries for pages you have attached	\$0.00
15.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all	ousehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100	\$ <u>0.0</u> 0
15.	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all	ousehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100 of your entries from Part 3, including any entries for pages you have attached	\$ <u>0.0</u> 0
15 1	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ <u>0.0</u> 0
15 1	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that numbers	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ <u>0.0</u> 0
15	No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number 14: Describe Your Figure 14:	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ <u>0.0</u> 0
15	No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number 14: Describe Your Figure 14:	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00
15 1	No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number 14: Describe Your Figure 14:	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own?
15	No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number 14: Describe Your Figure 14:	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own? Do not deduct secured claims
15. 1 1 Do :	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number 14: Describe Your Fileyou own or have any lega	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own?
15. 1 1 Do :	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number that the personal and h Together than	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own? Do not deduct secured claims
15. 1 1 Do :	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number that the personal and h Together than	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own? Do not deduct secured claims
15. 1 1 Do :	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number that the personal and h Together than	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own? Do not deduct secured claims
15. 1 1 Do :	Examples: Dogs, cats, birds, No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that numl Describe Your Fi you own or have any lega Cash Examples: Money you have i	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own? Do not deduct secured claims
15. 1 1 Do :	No. Yes. Describe Any other personal and h No. Yes. Describe Add the dollar value of all for Part 3. Write that number that the personal way on the personal and h Cash Examples: Money you have in	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached ber here	\$ 0.00 \$ 100.00 \$2,175.00 Current value of the portion you own? Do not deduct secured claims

Jerry Debtor 1

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17.	Deposits o	f money			
				ficates of deposit; shares in credit unions, brokerage houses,	
		imilar institutions.	If you have multiple accounts with	the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	JP Morgan Chase	\$0.00
			Checking Account	TCF Bank	\$600.00
					\$ 600.00
18.	Bonds, mu	tual funds, or p	ublicly traded stocks		
	Examples:	Bond funds, inves	tment accounts with brokerage firr	ms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		
	_				\$ 0.00
19.	Non-public	ly traded stock	and interests in incorporate	ed and unincorporated businesses, including an interest in	-
	No.		·	•	
	Yes.	Describe	Name of Entity and Percent	of Ownership	
		Describe	ramo or Emary and r ordene	5. 5. m. s. s. m. p.	\$ 0.00
20	Governme	nt and cornorat	e honds and other negotiable	le and non-negotiable instruments	<u> </u>
		-	-	cks, promissory notes, and money orders.	
	•		•	omeone by signing or delivering them.	
	No.		·		
	Yes.	Describe	Issuer name:		
		D00011D0			\$ 0.00
21.	Retirement	or pension ac	counts		<u> </u>
		•		t savings accounts, or other pension or profit-sharing plans	
	∏No.				
	Yes.	Describe	Type of account and Instituti	on name:	
	163.	Describe	401(k) or similar plan	Amtrak	\$ Unknown
			401(k) or similar plan	Hercules Company	\$ 11,000.00
			401(k) of Sillinal plan	Telcules Company	
					\$ <u>11,000.0</u> 0
22.	-	eposits and pre	· ·		
			· ·	nay continue service or use from a company	
	No.	Agreements with	andiords, prepaid rent, public utilit	ies (electric, gas, water), telecommunications	
	=		In atituitiese manne an in dividual	ı.	
	Yes.	Describe	Institution name or individual	I.	
00	A			. 4	\$0.00
23.		A contract for	a periodic payment of money	y to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and description	i.	
					\$0.00
24.				fied ABLE program, or under a qualified state tuition program.	
		§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and descrip	tion. Separately file the records of any interests.11 U.S.C. § 521(c):	
					\$ <u> </u>
25.	Trusts, equ	uitable or future	interests in property (other	than anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
					\$0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and ot	her intellectual property	
	Examples:	Internet domain na	ames, websites, proceeds from ro	yalties and licensing agreements	
	No.				
	Yes.	Describe			
					\$0.00
27.	Licenses, 1	ranchises, and	other general intangibles		
	Examples:	Building permits, e	exclusive licenses, cooperative ass	sociation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
	_				\$0.00

Case 18-23176 Jerry Debtor 1

Doc 1

Desc Main

First Name

Middle Name

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Document

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Мо	ney or property owed to y	ou?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you		
	No. Yes. Describe		
29.	Family support		\$0.00
		sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe		\$ <u>0.0</u> 0
30.		e owes you isability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, paid loans you made to someone else	
	Yes. Describe		\$0.00
31.	No.	icies , or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. Describe	Auto insurance \$0 Term Life Insruance \$0	\$ 0.00
32.	If you are the beneficiary of property because someone No.	that is due you from someone who has died a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive has died.	
	Yes. Describe		\$0.00
33.		ries, whether or not you have filed a lawsuit or made a demand for payment by ment disputes, insurance claims, or rights to sue	
	Yes. Describe		\$0.00
34.	Other contingent and un No.	liquidated claims of every nature, including counterclaims of the debtor and rights	
	Yes. Describe		\$ <u>0.0</u> 0
35.	Any financial assets you No.	did not already list	
	Yes. Describe		\$0.00
36.	Add the dollar value of a	l of your entries from Part 4, including any entries for pages you have attached	\$11,600.00
	for Part 4. Write that num	ber here>	\$11,600.00
	ait 3.	usiness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	legal or equitable interest in any business-related property?	
	_		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you already earned	
	Yes. Describe		\$0.00

Doc 1 Case 18-23176 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main Page 14 of 60 comber (if known) Debtor 1 Jerr_\ Döcument First Name 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

0.00

\$0.00

Case 18-23176 Doc 1 Jerry

First Name

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Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 2,800.00 56. Part 2: Total vehicles, line 5 \$ 2,175.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 11,600.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 16,575.00 62. Total personal property. Add lines 56 through 61. \$ 16,575.00 63. Total of all property on Schedule A/B. Add line 55 + line 62\$16,575.00

Official Form 106A/B Record # 740411 Page 6 of 6 Schedule A/B: Property

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Fill in this information to identify your case:						
Debtor 1	Jerry	Carl	Long			
	First Name	Middle Name	Last Name			
Debtor 2		·····				
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r		_			
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Vhich set of ex	emptions are you claiming? Chec	k one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrupt	tcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
or any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2006 Buick LaCrosse with over	¢ 2,800	- 2000	735 ILCS 5/12-1001(c)
lescription:	71,050 miles.	\$_2,800	\$ _ 2,800	735 ILCS 5/12-1001(b)
ine from			100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief	Furniture, linens, small appliances,	4.500		735 ILCS 5/12-1001(b)
escription:	table & chairs, bedroom set	\$ <u>1,500</u>	\$1,500	
ine from			100% of fair market value, up to	
Schedule A/B:	<u>06</u>		any applicable statutory limit	
Brief	Flat screen TV, alarm radio & cell		_	735 ILCS 5/12-1001(b)
escription:	phone	\$ <u>300</u>	\$300	
ine from			100% of fair market value, up to	
Schedule A/B:	<u>07</u>		any applicable statutory limit	
Brief	Necessary wearing apparel			735 ILCS 5/12-1001(a),(e)
escription:		\$ <u>200</u>	\$	
ine from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
cial Form 106C	Record # 740411	Schedule C: T	he Property You Claim as Exempt	Page 1 of

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Page 17 of 60 Case Number (if known) Document Debtor 1 Jerry Carl Last Name Middle Name

description:	ohl's watch and costume jewelry	Copy the value from		
description:	ohl's watch and costume jewelry	Schedule A/B	Check only one box for each exemption	
4		\$75	\$_ 75	735 ILCS 5/12-1001(a),(e)
	2		100% of fair market value, up to any applicable statutory limit	
	ooks, CDs, DVDs & Family hotos	\$_ 100	\$100	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 1	4		100% of fair market value, up to any applicable statutory limit	
	hecking Account, TCF Bank,	\$ <u>600</u>	\$_600	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 1	7		100% of fair market value, up to any applicable statutory limit	
	01(k) or similar plan, Hercules company, 11,000.00	\$11,000	\$	735 ILCS 5/12-1006
Line from Schedule A/B: 2	<u>.1 </u>		100% of fair market value, up to any applicable statutory limit	
Brief 40 description:	01(k) or similar plan, Amtrak, 0	\$Unknown	\$	735 ILCS 5/12-1006
Line from Schedule A/B: 2	<u>.1 </u>		100% of fair market value, up to any applicable statutory limit	
Brief Te	erm Life Insruance	\$ <u> </u>	\$_0	735 ILCS 5/12-1001(f)
Line from Schedule A/B: 3	11		100% of fair market value, up to any applicable statutory limit	
(Subject to adjustme	ent on 4/01/19 and every 3 years equire the property covered by the	s after that for cases filed on		

Fill in this	Caco 19 information to iden		Filad 09/16/19	Entered 08 of		12:18	Desc Main	
Debtor 1	Jerry	Carl	Long	_				
	First Name	Middle Name	Last Name					
Debtor 2				-				
(Spouse, if filin	g) First Name	Middle Name	Last Name					
United Sta	tes Bankruptcy Court for	the : <u>NORTHERN</u> District of						
Case Num	ber		(State)				Check if this	s is an
(If known)							amended fil	ing
Schedul Be as compleinformation. additional pa	ete and accurate as If more space is nee ges, write your nam	rs Who Have Clain possible. If two married peopl ded, copy the Additional Page e and case number (if known) s secured by your property?	le are filing together, bot e, fill it out, number the e	h are equally respo			y	12/15
	Check this box and s	submit this form to the court with nation below.	າ your other schedules. Y	ou have nothing els	e to report on this f	orm.		
Part 1:	List All Secured Cla	aims						
for each	claim. If more than	creditor has more than one sec one creditor has a particular cl claims in alphabetical order ac	aim, list the other creditor	s in Part 2.	Do not d	A t of claim educt the collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

= ::::::::::::::::::::::::::::::::::::			Eilad 09/16/19	Entered 08/16/18 15:12:18	Desc Main	
Fill in this in	nformation to identify	your case:		9 of 60		
Debtor 1	Jerry	Carl	Long	-		
	First Name	Middle Name	Last Name			
Debtor 2				-		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the	: <u>NORTHERN</u> District of	of <u>ILLINOIS</u>			
Case Numbe	ar.		(State)		Check if	this is an
(If known)					amended	d filing
Official F	orm 106E/F					
			nsecured Claims			12/15
se as complete ist the other p //B: Property (reditors with j eeded, copy t op of any addi	e and accurate as poss party to any executory (Official Form 106A/B) partially secured claim the Part you need, fill i	sible. Use Part 1 for creat contracts or unexpired and on Schedule G: Exist that are listed in Schet tout, number the entries ur name and case numb	ditors with PRIORITY claim leases that could result in ecutory Contracts and Une edule D: Creditors Who Ha is in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on <i>Scheexpired Leases</i> (Official Form 106G). Do not in the Claims Secured by Property. If more space Attach the Continuation Page to this page. On	edule iclude any is	
	oditore have priority u	recoured claims against				
_		nsecured claims against	your			
_	o to Part 2.					
☐ Yes.				secured claim, list the creditor separately for eac		
each claim nonpriority unsecured	n listed, identify what typy amounts. As much as I claims, fill out the Con	be of claim it is. If a claim possible, list the claims in tinuation Page of Part 1.	has both priority and nonpring alphabetical order according	riority amounts, list that claim here and show bot ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in F	th priority and two priority	
				Total claim	•	Nonpriority
	Liet All of Your NONDR	ORITY Unsecured Claims			amount	amount
Part 2:	LIST AII OF TOUR NORTH	OKIT I Oliseculed Olallis				
3. Do any cre	editors have nonpriorit	y unsecured claims aga	inst you?			
No. Yo	ou have nothing to repo	ort in this part. Submit thi	s form to the court with you	r other schedules.		
nonpriority included in	unsecured claim, list th	ne creditor separately for ne creditor holds a particu	each claim. For each claim	tor who holds each claim. If a creditor has more a listed, identify what type of claim it is. Do not list ditors in Part 3.If you have more than three nonpr	t claims already	Total claim
4.1 Advoca	ate Christ Hospital	Last	4 digits of account number	·		\$ 500.00
Creditor's PO Box		Whe	en was the debt incurred?	2017		
Number	Street					
			of the date you file, the claim	is: Check all that apply.		
Carol S	Stream IL	60197	Contingent Jnliquidated			
City		tate Zip Code	Disputed			
_	s the debt? Check one. 1 only	ш.	пораков			
=	· 2 only	Type	e of NONPRIORITY unsecure	ed claim:		
=	1 and Debtor 2 only	r i	Student loans.			
=	st one of the debtors and a		Obligations arising out of a sepa	aration agreement or divorce		
=	c if this claim relates to a	<u> </u>	hat you did not report as priority			
comm	unity debt	_		ng plans, and other similar debts		
	im subject to offest?					
No Yes			Other. Specify Medical/Den	ntal Services		
res						

Debtor 1	Jerry	Case 18-23176	Doc 1	Filed 08/16/18 Dogument	Entered 08/16/18 15:12:18 Page 20 of 60 Case Number (if known)		
	First Name	Middle Name		Last Name			
Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Advocate Health Care	Last 4 digits of account number	\$ 700.00
	Creditor's Name		
	22393 Network PI.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	Chicago IL 60673 City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	- M. K. WD. 440.	
	No Ves	Other. Specify Medical/Dental Services	
	Yes Advocate Medical Group	Lost A divite of account number	\$ 325.00
4.3	Creditor's Name	Last 4 digits of account number	\$ _020.00
	PO Box 92523	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675	Unliquidated	
l .	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only	T (NONDOIDE)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes		
4.4	Associated Urological Specialists	Last 4 digits of account number	<u>\$ 441.00</u>
	Creditor's Name	When you the debter your 10	
	8615 Solution Center	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60677	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ĺ	No	Other County	
	Yes	Other. Specify	
	_ · · · ·		

Doc 1 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main Case 18-23176 Page 21 of 60 Case Number (if known) **Dacument** Jerry Carl Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 426.00 Last 4 digits of account number _____2712 Creditor's Name

	1700 W Cortland St Ste 2	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i		Student loans.	
	Debtor 1 and Debtor 2 only	一	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l ¦	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.6	Bank of America	Last 4 digits of account number NULL	\$ <u>4,233.00</u>
	Creditor's Name	When was the debt incurred? 2014-2018	
	Po Box 982238	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	El Paso TX 79998	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
l î	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other. Opening	
4.7	Capitalone	Last 4 digits of account number NULL	\$ 507.00
4.7	Creditor's Name	East 4 digits of docount number	·
	15000 Capital One Dr	When was the debt incurred? 2015-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
		Unliquidated	
١ ١	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only	_	
	Debtor 2 only	Time of NONDDIODITY innecessed eleien.	
		Type of NONPRIORITY unsecured claim:	
}	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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4.8	Capitalone	Last 4 digits of account number NULL	<u>\$_758.00</u>
	Creditor's Name	0007 0047	
	15000 Capital One Dr	When was the debt incurred? $\underline{2007-2017}$	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l î	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1		Student loans.	
}	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	CBNA/Citi/Sears	Last 4 digits of account number NULL	<u>\$_1,368.00</u>
	Creditor's Name		
	Po Box 6283	When was the debt incurred? 2009-2018	
	Number Street		
		As of the date you file the slaim is Observed that were	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	Disputed	
1	Debtor 1 only		
l f	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
}	=		
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
[Yes		
4.10	Chase Bank	Last 4 digits of account number	<u>\$_900.00</u>
1115	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
		Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only	_	
	= '	Turns of NONDDIODITY unassessed alsies	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Overdraft Account	
1 [Vec		

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4.11	Chase Bank	Last 4 digits of account number	\$ 1,200.00
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
<u>v</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other. Specify Closed Account	
l į	Yes	Officer. Specify	
4.12	Chase Card	Last 4 digits of account numberNULL	\$ 1,351.00
	Creditor's Name		
	Po Box 15298	When was the debt incurred? 2010-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilesia stars	Contingent	
	Wilmington DE 19850 City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other: Specify Ordan of Ordan ose	
4.13	Chase Card	Last 4 digits of account numberNULL	\$_2,266.00
11.10	Creditor's Name		
	Po Box 15298	When was the debt incurred? 2010-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MII : 1	Contingent	
	Wilmington DE 19850	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
i	s the claim subject to offest? No	Credit Cord or Credit Llee	
	Yes	Other. Specify Credit Card or Credit Use	
1			

Debtor 1	Laure	18-23176 Carl	Doc 1	Filed 08/16/18 Document	Entered 08/16/18 15:12:18 Page 24 of 60 Case Number (if known)	Desc Main	_
	First Name	Middle Name		Last Name			
Par	Your NONPRIOR	ITY Unsecured Clair	ns - Continu	ation Page			
Δfter li	sting any entries on th	is nage number th	em heginni	ng with 4.4, followed by 4.	5 and so forth		Total Clair
	Jan. 9 a	io pago, nambor in	···· 20g	g,	-, 		
4.14	CITI		La	st 4 digits of account number	erNULL		\$ 3,625.00
	Creditor's Name						
	Po Box 6241		WI	nen was the debt incurred?	2011-2018		
	Number Street						
			As	of the date you file, the clai	m is: Check all that apply.		
v 	Sioux Falls City Who owes the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o			Contingent Unliquidated Disputed pe of NONPRIORITY unsecu Student loans.	red claim:		
	At least one of the debto	rs and another		Obligations arising out of a sep	paration agreement or divorce		
Ī	Check if this claim rel	ates to a		that you did not report as prior	ity claims		
-	community debt			Debts to pension or profit-shar	ring plans, and other similar debts		
ls	s the claim subject to off	fest?					
	No Yes			Other. Specify Credit Card	d or Credit Use		
4.15	CITI		La	st 4 digits of account number	er NULL		\$ 4,824.00
1.10	Creditor's Name			· ·			
	Po Box 6241		WI	nen was the debt incurred?	2013-2018		
	Number Street						
	Sioux Falls	SD 57117	As	of the date you file, the claim	m is: Check all that apply.		

Po Box 6241	When was the debt incurred? 2011-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.15 CITI	Last 4 digits of account number NULL	\$ 4,824.00
Creditor's Name	2012 2010	
Po Box 6241	When was the debt incurred? 2013-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57117	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Cradit Card or Cradit Llag	
Yes	Other. Specify Credit Card or Credit Use	
	Last 4 digits of account number NULL	\$ 1,209.00
4.16 Discover FIN SVCS LLC Creditor's Name	Last 4 digits of account number NULL	\$ <u>1,200.00</u>
Po Box 15316	When was the debt incurred? 2013-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyCredit Card or Credit Use	
Yes		

Case 18-23176 Doc 1 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main Page 25 of 60 Case Number (if known) Document Carl Jerry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim GM Financial** \$ 12,123.00 Last 4 digits of account number _ Creditor's Name 2016 Po Box 181145 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent TX 76096 Arlington Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Lease on Vehicle Yes High Tech Medical Park \$ 3,000.00 Last 4 digits of account number Creditor's Name 11800 Southwest Highway When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Palos Heights 60463 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Merrick Bank Corp. NULL \$ 1,606.00 Last 4 digits of account number Creditor's Name 2015-2018 When was the debt incurred? Po Box 9201 As of the date you file, the claim is: Check all that apply. Contingent Old Bethpage NY 11804 Unliquidated State Zip Code Disputed Who owes the debt? Check one

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After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Michael Butkiewicz DDS	Last 4 digits of account number	<u>\$ 55.00</u>
	Creditor's Name	When we the debt in summed 2	
	6233 W 55th St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60630	Contingent	
	Chicago IL 60638 City State Zip Code	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	_	
	No	Other. Specify	
L	Yes	_	
4.21	MRS Associates of New Jersey	Last 4 digits of account number	\$ <u>1,351.00</u>
	Creditor's Name		
	1930 Olney Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cherry Hill NJ 08003	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
li	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	-	that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debte to periodic or profit criaining plants, and outer criminal debte	
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes		
4.22	Sears	Last 4 digits of account number	\$ <u>1,355.00</u>
	Creditor's Name	 _	
	PO Box 6286	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
١,,	City State Zip Code	Disputed	
\ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card of Credit Ose	
	_ ~		

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Page 27 of 60 Document Carl Jerry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/Walmart DC \$ 0.00 Last 4 digits of account number _ Creditor's Name 2013-2017 Po Box 965024 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Orlando FL 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Synchrony Bank Last 4 digits of account number 7135 **\$** 1,477.00 4.24 Creditor's Name 2017-2017 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ___Unknown Credit Extension

community debt

No

Yes

Is the claim subject to offest?

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Page 28 of 60 Case Number (if known) **Dacument** Jerry Carl Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified example, if a collection agency is trying to collect fr 2, then list the collection agency here. Similarly, if y additional creditors here. If you do not have addition	om you ou have	for a debt you more than one	owe to someone else, list the original e creditor for any of the debts that you	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
	Malcolm S. Gerald and Assoc., Bankruptcy Dept.			On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 332 S. Michigan Ave., Ste. 600		_	Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Chicago	IL	60604	Last 4 digits of account number	
L	City St	ate Zip	Code		
	High Tech Medical Park, Bankruptcy Dept		_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 0236 Momentum Place			Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Chicago	IL	60689	Last 4 digits of account number	
	City St	ate Zip	Code		
	Portfolio Recovery Assoc., Bankruptcy Dept.		_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 120 Corporate Blvd., Ste. 100			Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Norfolk	VA	23502	Last 4 digits of account number _	NULL
	City St	ate Zip	— Code		

Schedule E/F: Creditors Who Have Unsecured Claims

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Jerry Debtor 1

Carl

Dacument

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
			0.00
Total claims from Part 1	6a. Domestic support obligations	6a.	\$
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$0.00
	6f. Student loans6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

		Coop 10	22176 Dec 1	Filed 00/16/10	Entered 00/16/10 15:12:10	Dogo Main
Fill i	n this in	formation to iden		-11/1/11/19/11/19	Entered 08/16/18 15:12:18 0 of 60	Desc Main
Deb	tor 1	Jerry	Carl	Long		
		First Name	Middle Name	Last Name		
Debi (Spou	tor 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>		
Case	e Number			(State)		Check if this is an
	nown)					amended filing
Offic	ial Fo	orm 106G				
Sche	dule	G: Execute	ory Contracts and	Unexpired Leas	ses	12/1
nforma addition 1. Do	ntion. If not	nore space is needs, write your name e any executory of eck this box and s	ded, copy the additional page e and case number (if known) contracts or unexpired leases ubmit this form to the court with	e, fill it out, number the end. ? h your other schedules. Yo	n are equally responsible for supplying correct tries, and attach it to this page. On the top of a but have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B)	ny
exa	-	nt, vehicle lease,			Then state what each contract or lease is for (function booklet for more examples of executory co	
Pe	erson or	company with wh	nom you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code	•	
2.2						
	Name					
	Number	Street				
	City		State Zip	Code	-	
2.3						
	Name					
	Number	Street				
	City		State Zip	Code	-	
0.4						
2.4	Name					
	Number	Street				
	City		State Zip	Code	•	
2.5						
	Name					
	Number	Street				
	City		State Zip) Code		

Official Form 106G

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Jerry	Carl	Long
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	question.	
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)	
	No.				
	Yes				
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)
	No. Go to line 3.				
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?	
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.
	Name of your spo	use, former spouse or legal equivalent			
	Number St	reet			
	City		State	Zip Code	
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	
3.2				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et		_	Schedule G, line
	City	S	tate Z	Zip Code	_
3.3				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	

Official Form 106H Record # 740411 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to identif		21.71.71.11	1 7010.32
- III III III III III III	normation to luenti	ly your case.		
Debtor 1	Jerry	Carl	Long	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
United States		he : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following dat
fficial F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment						
1.	Fill in your employment information				Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Truck driver				
	Occupation may Include student or homemaker, if it applies.	Employers name	Hercules Compan	у			
		Employers address	7701 W. 95th St.				
			Hickory Hills, IL 60457		1		
		How long employed there?	Since 5/1/2010				
		0 , ,	<u> </u>				
Pa	rt 2: Give Details About Monthly						
	spouse unless you are separated. If you or your non-filing spouse have	ate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing se unless you are separated. or your non-filing spouse have more than one employer, combine the information for all employers for that person on the pelow. If you need more space, attach a separate sheet to this form.					
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$4,034.16	\$0.00		
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00		
4.	Calculate gross income. Add line	2 + line 3.		\$4,034.16	\$0.00		

Official Form 106I Record # 740411 Schedule I: Your Income Page 1 of 2

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 $\begin{array}{c} \text{Debtor 1} & \underbrace{\text{Jerry}} & \underbrace{\text{Carl}} & \underbrace{\text{Document}}_{\text{Long}} \\ \text{First Name} & \underbrace{\text{Middle Name}} & \underbrace{\text{Last Name}} \end{array}$

Case Number (if known)

				For Debtor 1		or Debtor 2 or non-filing spouse		
	Сору	line 4 here	4.	\$4,034.16		\$0.00]	
5. L	ist all	payroll deductions:			_		•	
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$854.66		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$4.51		\$0.00		
	5f. D	omestic support obligations	5f.	\$0.00		\$0.00		
	5g. U	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$859.17		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,174.99	Г	\$0.00		
8. Li	st all o	other income regularly received:	'		_	·		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	-					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d. _	\$0.00	_	\$0.00		
	8e.	Social Security	8e. -	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0~	Specify:	0	#0.00		#0.00		
	8g.	Pension or retirement income	8g.	\$0.00	_	\$0.00		
•	8h.	Other monthly income. Specify:	8h. -	\$0.00	_	\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	_	\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,174.99	+ [\$0.00	= Г	\$3,174.99
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	7 0,11100		φοισσ	L	40,111100
11.	Inclu	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not provided in the contribution of th	our depende			nedule J.		
	Spec	ify:					11	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the co	mbined monthly income) .		_	
		that amount on the Summary of Schedules and Statistical Summary of Ce		ies and Related Data, i	f it appl	lies	12.	\$3,174.99
13.	x 1	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?					

Case 18-23176 Doc 1 Filed 08/16/18 Entered 08/16/18 15:12:18 Document Page 34 of 60 Fill in this information to identify your case: Carl Check if this is: Jerry Long Debtor 1 Middle Name Last Name An amended filing Debtor 2 A supplement showing post-petition chapter 13 First Name (Spouse, if filing) Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number (If known) A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? X No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Х No Debtor 2. each dependent..... es/ Do not state the dependents' names Х No Χ No Yes Χ No Yes Х No Do your expenses include No expenses of people other than yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report Include expenses paid for with non-cash government assistance if you know the value

Part 2:

expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4:

Real estate taxes 4a. Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues

\$900.00 \$0.00 \$0.00 \$10.00 4c.

Your expenses

4d.

Record # 740411 Schedule J: Your Expenses \$0.00

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Document Carl Jerry Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

			Your expense	es .			
5. A	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00			
6. U	tilities:						
6	a. Electricity, heat, natural gas	6a.		\$300.00			
6	b. Water, sewer, garbage collection	6b.		\$0.00			
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$305.00			
6	d. Other. Specify:	6d.	\$	0.00			
7. F	ood and housekeeping supplies	7.		\$375.00			
8. C	hildcare and children's education costs	8.		\$0.00			
9. C	lothing, laundry, and dry cleaning	9.		\$140.00			
10. P	ersonal care products and services	10.		\$90.00			
11. M	edical and dental expenses	11.		\$120.00			
	ransportation. Include gas, maintenance, bus or train fare.	12.		\$478.00			
D	o not include car payments.						
13. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$99.00			
	haritable contributions and religious donations	14.		\$0.00			
	Insurance.						
D	o not include insurance deducted from your pay or included in lines 4 or 20.						
1	5a. Life insurance	15a.		\$0.00			
1	5b. Health insurance	15b.		\$0.00			
1	5c. Vehicle insurance	15c.		\$85.00			
1	5d. Other insurance. Specify:	15d.		\$0.00			
16. T	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.						
S	pecify:	16.		\$0.00			
17. Ir	stallment or lease payments:						
1	7a. Car payments for Vehicle 1	17a.		\$0.00			
1	7b. Car payments for Vehicle 2	17b.		\$0.00			
1	7c. Other. Specify:	17c.		\$0.00			
1	7d. Other. Specify:	17d.		\$0.00			
18. Y	our payments of alimony, maintenance, and support that you did not report as deducted						
fr	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00			
19. O	ther payments you make to support others who do not live with you.						
S	pecify:	19.		\$0.00			
20. O	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.						
2	Da. Mortgages on other property	20a.		\$ 0.00			
2	b. Real estate taxes	20b.	\$	0.00			
2	Oc. Property, homeowner's, or renter's insurance	20c.	\$	0.00			
	0d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00			
2							

Official Form 106J Record # 740411 Schedule J: Your Expenses Page 2 of 3 Case 18-23176 Doc 1 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main Document Page 36 of 60

Carl Jerry Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$230.00 21. Other. Specify: __Postage/Bank Fees (\$5.00), Smoking (\$225.00), 21. \$3,132.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,174.99 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,132.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$42.99 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 740411 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Jerry	Carl	Long
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below									
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
No									
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
Under the state of									
correct.	he summary and schedules filed with this declaration and that they are true and								
4a a	40								
/s/ Jerry Carl Long Signature of Debtor 1	Signature of Debtor 2								
Date 07/17/2018 MM / DD / YYYY	Date								

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			JCGITICITE I	auc oo o
Fill in this in	formation to ider	ntify your case:		
Debtor 1	Jerry	Carl	Long	
Debior 1	Jeny	Call	Long	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptov Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS	
Officed States	Dankruptcy Court ic	JI LILEINDICTITEIXIN_ DISTRICT OF _		
			(State)	
Case Number	·		_	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.					
F	ar. 11 Give Details About Your Marital Status and Where Yo	ou Lived Before				
01.	What is your current marital status?					
	Married					
	Not married					
	_					
02	During the last 3 years, have you lived anywhere other tha	n where you live now	1?			
	No.		the many			
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.			
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2		
		lived there		lived there		
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)					
	No.					
	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).				
F	Explain the Sources of Your Income					

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Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together. list it only once under Debtor 1. No.
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No. No. Yes. Fill in the details Debtor 1 Sources of income Check all that apply Check all that apply apply Check all that apply apply Check all that apply Check all
Debtor 1 Sources of income Check all that apply before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Operating a business
Debtor 1 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Debtor 4 Sources of income Check all that apply Debtor 2 Sources of income Debtor 4 Sources of income Debtor 2 Sources of income Debtor 2 Sources of income Debtor 2 Sources of income Debtor 4 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Describe Delow. Debtor 2 Sources of income Describe Delow
Sources of income Check all that apply before deductions and exclusions are exclusions. Wages, commissions, bonuses, fips Operating a business
the date you filed for bankruptcy:
the date you filed for bankruptcy:
For last calendar year: (January 1 to December 31, 2017) Wages, commissions, bonuses, tips Operating a business
Canuary 1 to December 31, 2017) Doperating a business S43,638 Doperating a business Domuses, tips Doperating a business Doperating a bus
For the calendar year before that: Wages, commissions, bonuses, tips Wages, tips Operating a business
For the calendar year before that: (January 1 to December 31, 2016) Wages, commissions, bonuses, tips Operating a business Operating a business
Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Debtor 1 Sources of income Describe below. Gross income (before deductions and posseribe below. Describe below. Gross income Describe below. Describe below. Gross income Describe below. Defore deductions and
Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Debtor 1 Sources of income Describe below. Gross income (before deductions and lotter) Gross income Describe below. Gross income Describe below. Gross income Describe below.
Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. No. Debtor 1 Sources of income Describe below. Gross income (before deductions and Gross income (before deductions and Gross income (before deductions and Gross income (befor
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Sources of income Describe below. Gross income Describe below.
Debtor 1 Sources of income Gross income Describe below. Debtor 2 Sources of income Gross income Describe below. Describe below. Debtor 2 Sources of income Gross income Describe below. (before deductions and (before deducti
Sources of income Describe below. Gross income (before deductions and Describe below. Gross income Describe below. Gross income (before deductions and Describe below.
Describe below. (before deductions and Describe below. (before deductions a
art 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Jerry Carl Long Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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epto	or 1	Jeny	Call	Long	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
11			re you filed for bankruptcy, did payment because you owed a d		or financial institution, set off ar	y amounts from y	our accounts
	N	No. Go to line 11					
	☐ Y	es. Fill in the inf	ormation below.				
12		-	you filed for bankruptcy, was a eiver, a custodian, or another of		session of an assignee for the be	enefit of creditors,	a
	■ N □ Y	lo.					
13	art 5⊧ With		Gifts and Contributions	you give any gifts with a total	value of more than \$600 per pers	on?	
	■ N	-	o you mou for burningploy, and y	you give any give with a total	value of more than 4000 per pere	O	
	_		tails for each gift.				
14	_		-	you give any gifts or contribut	tions with a total value of more th	an \$600 to any cha	arity?
	N	No.					
		es. Fill in the de	tails for each gift.				
P	art 6:	List Certain	Losses				
15		in 1 year before bling?	you filed for bankruptcy or sin	ce you filed for bankruptcy, di	id you lose anything because of t	heft, fire, other dis	aster, or
	N	No.					
	☐ Y	es. Fill in the de	tails for each gift.				
P	art 7:	List Certain	Payments or Transfers				
16	cons	sulted about see	king bankruptcy or preparing a	bankruptcy petition?	our behalf pay or transfer any pro ies for services required in your l		ou
	_	-	s, ballkruptcy petition preparer	s, or credit counseling agenc	ies for services required in your i	запктирису.	
	■ <i>Y</i>	vo. /es. Fill in the de	tails				
	P	arty Contact Inf	o	Description and value of an	y property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.	C.				\$2,600.00
		55 E. Monroe S	treet #3400				
		Chicago,IL 6060	03				
	P	arty Contact Inf	o	Description and value of an	y property transferred	Date payment or transfer	Amount of payment
		Hananwill Credi	t Counseling	Credit Counseling Services		2018	\$25.00
		115 N. Cross St	i.				
		Robinson, IL 62	454				

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ebtor 1	Jerry	Carl	Long	Case N	lumber <i>(if known)</i>	
	First Name	Middle Name	Last Name			
рі	romised to help you	• • •	d you or anyone else acting on r to make payments to your cre l listed on line 16.	• • •	fer any property to an	yone who
	No.					
	Yes. Fill in the deta	ails.				
tr: In	ansferred in the ord	inary course of your busin transfers and transfers ma	did you sell, trade, or otherwise less or financial affairs? ade as security (such as the gra already listed on this statemer	enting of a security intere		
	No.					
	Yes. Fill in the deta	ails for each gift.				
	=	re you filed for bankruptcy, are often called asset-prote	did you transfer any property tection devices.)	to a self-settled trust or s	imilar device of which	you are a
	No.					
L	Yes. Fill in the det	alls for each giπ.				
Part	List Certain F	inancial Accounts, Instrume	nts, Safe Deposit Boxes, and Stor	rage Units		
So In	old, moved, or trans iclude checking, sav	ferred? vings, money market, or ot	ere any financial accounts or in her financial accounts; certifica ons, and other financial institut	ates of deposit; shares in	_	
	No.					
Ē	Yes. Fill in the det	ails.				
_	_	Las	st 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	o you now have, or ash, or other valuab	-	before you filed for bankruptcy	r, any safe deposit box ο	r other depository for	securities,
	Yes. Fill in the deta	ails.				
		Wh	no else had access to it?	Describe the conter	nts	Do you still have it?
	ave you stored prop	perty in a storage unit or pl	ace other than your home withi	in 1 year before you filed	for bankruptcy?	
Ē	Yes. Fill in the det	ails.				
		Wh	no else has or had access to it?	Describe the conter	nts	Do you still have it?
Pari	19- Identify Prope	erty You Hold or Control for S	Someone Else			
3 D		ol any property that someo	ne else owns? Include any pro	perty you borrowed from	, are storing for, or ho	ld in trust
	No.					
	Yes. Fill in the deta					
		Wh	nere is the property?	Describe the proper	rty	Value

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 Debtor 1
 Jerry
 Carl
 Long
 Case Number (if known)

	First Name	Middle Name	Last Name						
P	Give Details About Environ	nmental Information							
For	For the purpose of Part 10, the following definitions apply:								
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, o		-	, whether you now own, operate, or utilize	•				
	Hazardous material means anythi substance, hazardous material, p	•		ste, hazardous substance, toxic					
Rep	port all notices, releases, and prod	ceedings that you know a	bout, regardless of when t	ney occurred.					
24	Has any governmental unit notifi	ed you that you may be li	able or potentially liable u	nder or in violation of an environmental la	w?				
	No.								
	Yes. Fill in the details.	Governmental	unit	Environmental law, if you know it	Date of notice				
25	Have you notified any government	ntal unit of any release of	hazardous material?						
	No.	j							
	Yes. Fill in the details.								
		Governmental	unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any jud	icial or administrative pro	oceeding under any enviro	nmental law? Include settlements and ord	lers.				
	No.								
	Yes. Fill in the details.	Court or agong	AV.	Nature of the case	Status of the case				
		Court or agend	у	Nature of the case	Status of the case				
Pa	Give Details About Your B	usiness or Connections to	Any Business						
27	Within 4 years before you filed for	or bankruptcy, did you ow	n a business or have any o	of the following connections to any busin	ess?				
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	A member of a limited liab		nited liability partnership (LLP)					
	☐ A partner in a partnership ☐ An officer, director, or ma		noration						
	An owner of at least 5% of		•						
	No. None of the above applies								
	Yes. Check all that apply abov		ow for each business.						
	_								
28	Within 2 years before you filed for institutions, creditors, or other parts.		re a financial statement to	anyone about your business? Include all	financial				
	No.								
	Yes. Fill in the details.								
		Date issued							

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Debtor 1 Jerry Carl Long Case Number (if known) ______

Part 124 Sign Below							
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
✗ /s/ Jerry Carl Long	×						
Signature of Debtor 1	Signature of Debtor 2						
Date <u>07/17/2018</u> MM / DD / YYYY	Date						
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
No							
Yes							
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of person							
	Declaration, and Signature (Official Form 119).						

Fill in this	Caco 19 information to identi		Filad 09/16/19 Enta	ared 08/16/18 15:12:1 5 of 60	L8 Desc Main	
		0.1				
Debtor 1	Jerry	Carl	Long			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>			
Case Numb	er		(State)		Check if this is an	
(If known)			_		amended filing	
Official F	orm 108					
Stateme	ent of Intent	ion for Individua	ls Filing Under Cha	apter 7		12/15
If you are an i	ndividual filing unde	r chapter 7, you must fill out	this form if:			
■ creditors ha	ave claims secured b	y your property, or				
■ you have le	ased personal prope	rty and the lease has not exp	pired.			
				y the date set for the meeting of c	•	
			•	the creditors and lessors you list.		
		•	e equally responsible for supplyi	ng correct information.		
	must sign and date t		dad attach a canarata abaat to th	nic form. On the ten of any additio	nal nagaa	
•	ne and case number	•	ueu, attacii a separate sheet to ti	his form. On the top of any addition	nai pages,	
Part 1:	List Your Creditors V	Who Have Secured Claims				
For any cr informatio	-	d in Part 1 of Schedule D: Cr	reditors Who Have Claims Secur	ed by Property (Official Form 106D	O), fill in the	
Identify th	e creditor and the pr	operty that is collateral	What do you intend to secures a debt?	o do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor'	S		☐ Surrender th	ne property	□ No	
name:			=	roperty and redeem it		
				roperty and enter into a	∐ Yes	
Descript			-	n Agreement.		
property				_		
securing	debt.		☐ Retain the p	roperty and [explain]:	<u> </u>	
Creditor'	 's		Surrender th	ne property		
name:			<u>=</u>	roperty and redeem it	-	
				roperty and enter into a	Yes	
Descript				n Agreement.		
property				•		
securing	debt:		☐ Retain the p	roperty and [explain]:	<u> </u>	
Creditor'	's		Surrender th	ne property		
name:			_	roperty and redeem it	_	
				roperty and enter into a	Yes	
Descript				• •		
property				n Agreement.		
securing	aept:		☐ Retain the p	roperty and [explain]:		
Creditor'	's		Surrender th	ne property		
name:	~		<u>=</u>	roperty and redeem it	_	
			<u>—</u>	•	Yes	
Descript	ion of		-	roperty and enter into a		
property			Reattirmatio	n Agreement.		

Retain the property and [explain]: _

securing debt:

Debtor 1

Case 18-23176

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Jerry First Name

Doc 1

20	1	2

List Your Unexpired Personal Property Leases

rait 2:		
For any unexpired personal property lease that you listed in Sched	dule G: Executory Contracts and Unexpired Leases (Official Form 10	06G),
fill in the information below. Do not list real estate leases. Unexpire	ed leases are leases that are still in effect; the lease period has not y	vet
ended. You may assume an unexpired personal property lease if the		
	- ""	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
		_
Description of leased		☐ Yes
property:		
p. op oy.		
Lancarda marras		□ No
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lessor's name:		□No
		Yes
Description of leased		☐ fes
property:		
Lessor's name:		□No
E03301 3 Humo.		
Desire the second		□Yes
Description of leased		
property:		
Lessor's name:		□No
		□Yes
Description of leased		
property:		
Lessor's name:		□No
		<u> </u>
Description of leased		∐Yes
property:		
property.		
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Port 2: Sign Polow		
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my intention	about any property of my estate that secures a debt and any	
personal property that is subject to an unexpired lease.	•	
🗶 /s/ Jerry Carl Long		
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 07/17/2018	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re						
Jerry	Carl Lon	g / Debtor		Case No:		
				Chapter:	Chapter 7	
		DISCLOSUR	E OF COMPENSATION OF ATT	ORNEY FOR DEF	BTOR	
comp	ensation pa	aid to me within one year before the	r. P. 2016(b), I certify that I am the a e filing of the petition in bankruptcy i) in contemplation of or in connecti	, or agreed to be paid	d to me, for services	at
	For legal s	services, I have agreed to accept	\$1,200.00			
	Prior to the	e filing of this statement I have rece	sived \$2,600.00			
	Balance D	ue	\$0.00			
	Post Case-	Filing Work Pre-Paid:	\$1,400.00			
2.	The source	of the compensation paid to me wa	is:			
	Debt	tor(s) Other: (specify)				
3.	The source	of compensation to be paid to me i	s:			
I	Deb	otor(s) Other: (specify)				
4.			osed compensation with any other p	person unless they ar	e members and associates	;
	of my attach	law firm. A copy of the agreement ed.	d compensation with a other person t, together with a list of the names o	f the people sharing	in the compensation, is	;
	In return fo case, includ	-	reed to render legal service for all a	spects of the bankru	ptcy	
ä	-		n, and rendering advice to the debto	or in determining wh	ether to file a petition in	
	bankrı					
l	b. Prepai	ration and filing of any petition, sch	edules, statements of affairs and pla	in which may be req	uired;	
		ent with the debtor(s), the above-dis	sclosed fee does not include the follong.	owing service:		
			CERTIFICATION			
			complete statement of any agreement of the debtor(s) in this bankruptcy p	_	or	
		Date: 08/15/2018	/s/ Ricardo Gomez			
		Date	Signature of Attorney			
			Geraci Law L.L.C.			

740411 Page 1 of 1 Record #

Name of law firm

Case 18-23176 Geraci Law 1-0866 Highora Heliana Wisages 12:18 Desc Main Headquarters: 55 E. Monroe Street, #3400 Giogga Heliana Stre

Date: 6/19/2018

Retainer Agreement Chapter 7 - Prefiling - Agreement to pay for pre-filing services

Pre-filing Termination. Pre-filing, if you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707 if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration. Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filling including HOA dues; other debts listed in your info	
starting { } start	
starting { } start	bankruptcy petition in court, I agree to pay a Pre-filing services Flat Fee of \$1,200.00_ at \$ {} today,
mere filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in non-bankruptcy pourt or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know in non-bankruptcy pourt or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know in advance you mere not receive said additional work is required and it usually is cheaper, but you may choose to yor our services billed at hourly rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client vast account. We will refund unearmed fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, payments reimburse costs first, then fees. We may advance costs after filing. Prepayment for services after filing: If you decide to pay, before filing in ourt, any amount in excess of the pre-filing Flat Fee, that will be applied to the Flat Fee for post-filing services fifting, and will be charged at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for engregement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not specifically request from you, appearance in adversary proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all service	\$ { } and \$ } by debit only. I will obtain from
pre-filling fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. The flat fee for work before filling pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in non-bankruptcy court or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly; you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at a country rates of \$75-\$450 hour, and pay in advance a security retainer, which may cost you more, or less than aftee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client rust account. We will refund unearmed fees. You may enter into a security retainer agreement with another law firm: we will not because we ware found flat fees avoid surprises and a bill you did not expect. Payments before filling are applied first to fees, then to costs. After filling, ayments reimburse costs first, then fees. We may advance costs after filling are applied first to fees, then to costs. After filling. Prepayment for services after filling: If you prepay for post filling services filling in court, any amount in excess of the pre-filling Flat Fee, that will be applied to the Flat Fee for post-filling services first, and then to costs. After filling is you prepay for post filling services, the following are ngol included in the Estimated Flat Fee after filling. If you prepay for post filling services, the following are ngol included in the Estimated Flat Fee after filling and at the services through the services through proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filling with the Clerk, until case closing to be \$_1400.00 _plus \$335 Court cost reimbursement if applicable total	within 60 days of today. Bankruptcy is time-sensitive. After filing in court, any balance on the
The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in non-bankruptcy ount or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly; you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at rourly rates of \$75. \$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client rust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, Prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to the Flat Fee for post-filing services first, and then to costs. All flees become our property on payment and will be deposited into our operating accounts. Excluded from Flat Fee: If you pre-pay for post filing services, the following are neg included in the Estimated Flat Fee after filing, and will be charged at 375-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for integer to the present of the present properties of the present properties after filing with the Clerk, until case closing to be \$1400.00 plus \$335 court cost reimbursement if applicable total: \$1735.00 The same services listed in the paragrab above are not included in the Flat Fee for white agreement and the payment and reaffirmations. For services through discharge. We will not withdraw as your attorney or unless tocal rules do not require us	
non-bankruptcy court or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at nourly rates of \$75-\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client rust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, payments reimburse costs first, then fees. We may advance costs after filing prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to the Flat Fee of post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after ling, and will be charged at 575-450 per bour; missed section 341 meetings; amendments to schedules, any motions including to reopen, avoid judgment lies, dismiss, of malargement of lime; contested matters such as objections to exemptions; attending request from you; appearance in adversary proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing. Payment by you for any post-filing services after filing. Payment by you for any post-filing services after filing. Payment by you for any post-filing services after filing will be controlled to the feat Fee or services after fi	
advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at noutry rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client rust account. We will refund unearmed fees. You may enter into a security retainer agreement with another law firm: we will not because we nave found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, payments reimburse costs first, then fees. We may advance costs after filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to he Flat Fee for post-fling services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged at \$76-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not expectifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates. After wefile your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case closing to be \$\frac{1,400,00}{2,400} plus \$335 Court cost reimbursement if applicable total: \$\frac{1,735,00}{2,400}. The same services listed in the paragrah above are not included in the Flat Fee for services after filing, we will represent you go the representation of the payment in the payment in the payment in the payment in the paym	
rourly rates of \$75.\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property or payment and are deposited into our operating account, not into a client rust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, payments reimburse costs first, then fees. We may advance costs after filing. Prepayment for services after filing; if you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee; if you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for indiagreement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clark, until case olosing to be \$\frac{1.400.00}{1.400.00} plus \$335 Court cost reimbursement if applicable total: \$\frac{1.735.00}{1.735.00}\$. The same services listed in the peragrabation and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to withdraw as your attorney or unless local rules do not require us for represent	
Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client rust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, payments reimburse costs first, then fees. We may advance costs after filing. Prepayment for services after filing: If you decide to pay, before filing in ourt, any amount in excess of the pre-filing Flat Fee, that will be applied to he Flat Fee for post-fling services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged at \$76-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case closing to be \$\frac{1}{2}.400.00_\text{ plus \$335} Court cost reimbursement if applicable total: \$\frac{1}{1}.735.00_ plus for post-filing services, we will be proposed in the Flat Fee for services after filing. Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will be proposed in order to create any obligation to pay us for services and costs after filing, we will represent you unless we ask the Court for leave to withdraw as your attorney or un	
rust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we aware found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, payments reimburse costs first, then fees. We may advance costs after filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee. If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged at 875-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for interpretation from you; appearance in adversary proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case solicition by a full property of the payment by you for any post-filing services after filing. Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will perform all flat fee services strough discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to withdraw as your attorney or unless local ruled on to require us to represent you, such as in an adversary proceeding. A separate agreement may be required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us coluntarily after filing, but we prefer a writt	
aver found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing, avaments reimburse costs first, then fees. We may advance costs after filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to he Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged at \$75-450 per hour. missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for anlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates. After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case closing to be \$\sum_{1.400.00}\$— plus \$\frac{3}{2}\subsetemmations\$ after filing. We prove that the paragrah above are not included in the Flat Fee for services after filing. Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will be form all flat fee services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceeding. A separate agreement may be equired in order to create any obligation to pay us for services and costs after filling, or for Additional Fees.	
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	Jerry Long (Debtor) (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 180501	Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 180501

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Carl Long / Debtor	Bankruptcy Docket #:		
	Judae:		

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/17/2018 /s/ Jerry Carl Long

Jerry Carl Long

X Date & Sign

Record # 740411 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 740411 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Jerry Carl Long / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/17/2018	/s/ Jerry Carl Long		
	Jerry Carl Long	_	
Dated: 08/15/2018	/s/ Ricardo Gomez		
	Attorney: Ricardo Gomez	_	

Case 18-23176 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main Doc 1 Page 52 of 69 Number (if known) Doogment_ Jerry Debtor 1 Middle Name First Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐No. Go to line 16c.

■No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 How many creditors do 1-49 50,001-100,000 **5,001-10,000** 50-99 you estimate that you ☐ More than 100,000 **1**0,001-25,000 owe? 100-199 200-999 □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to \$10,000,000,001-\$50 billion \$50,000,001-\$100 million be worth? **\$100,001-\$500,000** More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million ☐ \$500,000,001-\$1 billion □ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion ■ \$10,000,001-\$50 million estimate your liabilities \$50,001-\$100,000 □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million to be? **\$100,001-\$500,000 □** \$100,000,001-\$500 million ☐ More than \$50 billion ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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ebtor 1	Jerry First Name			ast Name	r age 55 on	OSE Number (ii kilowii)	
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epreser f you ar	nted by e not ro torney,	epresented you do not	I, the attorney for the debtor(s) in proceed under Chapter 7, 11, 12 each chapter for which the person 11 U.S.C. § 342(b) and, in a cast the information in the schedules	2, or 13 of title 11, I on is eligible. I also e in which § 707(b filed with the petiti	United States Code, o certify that I have o o)(4)(D) applies, certi	and have ex delivered to th	plained the relief ava ne debtor(s) the notic	allable under se required by
			Ricardo Gomez					
			Printed name					_
			Geraci Law L.L.C					
			Firm name					_
			55 E. Monroe St.,	, #3400				
			Number Street					
			Chicago			IL	60603	
			City			State	ZIP Code	_
			Contact Phone 312-3	32-1800		Email ad	dress <u>ndil@gel</u>	racilaw.com
			6322543			1L		
			Bar number			State		

Doc 1 Filed 08/16/18 Entered 08/16/18 15:12:18 Desc Main Case 18-23176 l of 60 Fill in this information to identify your case: Carl Long Jerry Debtor 1 Last Name Middle Name Debtor 2 Last Name Middle Name (Spause, if filing) First Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS Case Number Check if this is an (If known) amended filing Official Form 106 Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of Person _ Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 Signature of Debtor MM / DD / YYYY

First Name	Middle Name	Last Name
-		
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		emana.
Part 12: si	gn Below	
I have read	the answers on this Statement of Financial Affa	airs and any attachments, and I declare under penalty of perjury that the
anewers are	true and correct. Lunderstand that making a fa	alse statement, concealing property, or obtaining money or property by made
in connection	on with a bankruptcy case can result in fines up	o to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§	152, 1341, 1519, and 3571.	
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	ure/of Debtor	Signature of Debtor 2
Date _	1/17/2018	Date
s —	MM / DD / YYYY	Date MM / DD / YYYY
Did you atta	ach additional pages to Your Statement of Fina	ncial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	- -	Consideration of the Considera
No No		MANAGEMENT OF THE PROPERTY OF
Yes		Parameters and the second seco
Did you par	or agree to pay someone who is not an attorn	ey to help you fill out bankruptcy forms?
	, o. agree to pay someone mile is not an attern	• • •
■ No		
Yes. N	ame of person	. Attach the Bankruptcy Petition Preparer's Notice,
_		Declaration, and Signature (Official Form 119).
		port of Financial Affairs for Individuals Filing for Rankruntcy

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Document_

Carl

Jerry

Debtor 1

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First Name Middle Name LaDocument Page 56 of 60

List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ∏ No Lessor's name: □ Yes Description of leased property: П No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ΠNo Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Page 2 of 2

Dated:

Date

Signature of Debtor 2

MM / DD / YYYY

Case 18-231 OIS CLAIMER Debtors have read and agree Desc Main

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad literan similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SARE OUR PETITION IS ACCURATE!!!!

Dated:	1 1	/	/2018

Jerry Carl Long

X Date & Sign

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UNITED STATES BANKRUPTCY COURT

In re	NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION				
Jerry Carl L	ong / Debtor	Bankruptcy Docket #:			
		Judge:			
	VERIFIC	ATION OF CREDITOR MATRIX			
The above nan		ned list of creditors is true and correct to the best of our knowledge.			
		•			
	I DECLARE UNDER PENALTY	OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.			
Dated:	7,17,12018	X Date & Sign			
		Jerry Carl Long			

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Page 59 of Gumber (if known) <u>Document</u> Jerry Debtor 1 Column A Column B Debtor 1 Debtor 2 or non-filing spouse \$0.00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 0.00 \$0.00 0.00 \$0.00 10b. \$0.00 \$0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$0.00 \$4.034.18 \$4,034.18 column. Then add the total for Column A to the total for Column B. Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. \$4.034.18 x 12 Multiply by 12 (the number of months in a year). 12b. \$48,410.16 The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: IL Fill in the state in which you live. 1 Fill in the number of people in your household. \$52,410.00 13. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Date:: 8 /07 /2018 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Jerry Carl Document

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 7 / /7 /2018

Jerry Carl Long

X Date & Sign

Dated: 7/17/2018

Attorney: Ricardo Gomez